

SFNS Post-Secondary Program

Student Assistance Policy



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Revised by: SFNS Board of Directors, Executive Director, and SFNS Post-Secondary Staff

Table of Contents

1. Background	2
2. Introduction to the Post-Secondary Program	3
3. Introduction to the Student Assistance Policy	4
4. Definitions	4
5. Eligibility	7
6. Types of Assistance: Full-Time Students	9
7. Types of Assistance: Part-Time Students	11
8. Limits of Assistance	12
9. Processing Applications for Assistance	13
10. Appeals Process	14
11. Student Registry	14
12. Students Not In Good Standing	14
13. Student Reviews	15
14. Annual Policy Review	15
15. Board of Directors Right to Review	16
16. Information and Applications	16

1. Background

The Southern First Nations Secretariat (SFNS) is a Tribal Council with seven participating First Nations. The First Nations are:

- Aamjiwnaang First Nation
- Caldwell First Nation
- Chippewas of Kettle and Stony Point First Nation
- Chippewas of the Thames First Nation
- Delaware Nation – Moravian of the Thames
- Munsee-Delaware Nation
- Oneida Nation of the Thames

The Southern First Nations Secretariat has a mandate to provide a broad range of advisory and information services, technical and administrative support, and coordination of regional initiatives for First Nation peoples in Southwestern Ontario.

Southern First Nations Secretariat is governed by a seven member Board of Directors appointed by the participating member Nations. As it relates to Post-Secondary Education Program, the duties and responsibilities of the Board of Directors are:

- To provide direction to the Executive Director and/or Manager of the Post-Secondary Education Program of the Southern First Nations Secretariat concerning the overall management of the Program.
- To annually review the student assistance policy.
- To provide guidance to program staff in the review, evaluation, and/or development of recommended revisions to First Nation specific programs provided by the local colleges and universities.
- To review quarterly reports provided by the Post-Secondary Program Manager and staff of the Post-Secondary Education Program.
- To review and approve the three yearly intake submissions (October 1, March 1, and May 1) presented by the Executive Director and the Post-Secondary Program Manager. There may be three intakes for review of student applications based on available funds.
- To establish an appeal's committee to review appeals granted to students.

2. Introduction to the Post-Secondary Program

The mission of the Southern First Nations Secretariat Post-Secondary Department is to assist eligible member First Nation life-long learners in their pursuit of higher educational opportunities. We strive to enrich the experience of the learner by supporting and advocating while they are on their academic path to self-empowerment.

The goal of the Post-Secondary Department is to continually increase the number of student graduates, while maximizing the limited funds in accordance with funding guidelines, to enrich oneself, their family, and their Nations.

The Post-Secondary Department objectives are to improve communications, develop learner skill sets, and strengthen partnerships for the continual success of our present and future generations in the following manner:

Improve Communication

1. Increase communication to and from students through student service contracts, social media, and counselling sessions.
2. Strengthen communications with member First Nation Education staff and outside educational institutions through information sessions, annual open-house, and other outreach activities.

Develop Learner Skill Sets

3. To be responsive to learner needs by establishing rapport through a minimum of twice per semester counselling sessions.
4. Encouraging students to access educational institution supports that increase their skill set.
5. Locating and developing workshops for students to attain the necessary skills to be successful in their education.

Strengthen Partnerships

6. Develop partnerships with the five local Post-Secondary Institutions by having representation on the Aboriginal Education Councils to advocate for learners and advise on initiatives, research, community resources, academic programming, and oversight of services.

The Southern First Nations Secretariat administers the Post-Secondary Student Support Program and the University and College Entrance Preparation Program in accordance with the following:

1. Terms and Condition of the Grants and Contributions to Support First Nations and Inuit Post-Secondary Education Advancement, and
2. The Post-Secondary Student Support Program and University and College Entrance Preparation Program National Program Guidelines.

Each are issued by Indigenous Services Canada (ISC) and may be amended from time to time. The amount of funding provided to SFNS is subject to the appropriation of funds by the Parliament of Canada. As such, in the event that any funding authority of ISC is modified or canceled by the Treasury Board of Canada, or if funding levels of ISC are reduced, increased or canceled, Canada may terminate or adjust the amount of funding under our Agreement accordingly.

3. Introduction to the Student Assistance Policy

This document outlines the Southern First Nations Post-Secondary Program Student Assistance Policy.

The Objectives of the Post-Secondary Program Student Assistance Policy are to:

1. Establish the criteria to be met by students in order to qualify for, and maintain eligibility for financial assistance.
2. Outline the types and maximum levels of allowances that may be available.
3. Provide for the maximum duration of assistance that may be provided with respect to various levels of post-secondary education through the Post-Secondary Program.
4. While receiving financial assistance students are obligated to make their education studies a top priority and to ensure they are achieving an acceptable Grade Point Average (GPA) requirement for their program of studies. (See extenuating circumstances page 5).

4. Definitions

In this document:

“Academic Year” is as defined by the post-secondary institution, but will not be less than eight months duration.

“Distance Education” is defined as the education of students who may not always be physically present at a school.

“Board of Directors” are the Board of Directors of the Southern First Nations Secretariat, as appointed by the participating First Nations.

“Canadian public institution” is a post-secondary institution which receives the majority of its funding from federal and provincial governments.

“CEGEP” is an abbreviation of College d’enseignement general et professionnel. CEGEPs operate in Quebec.

“Course months” are defined as the number of months required to complete a program or course of study.

“Co-op education” is defined as program which alternates periods of academic study with periods of work experience for which the student receives remuneration from the employer.

“Deferred student” is a student who was an eligible first time applicant in the past but not funded due to limited funds/lack of funds. Deferred student is not the same as a waitlisted student.

“Extenuating circumstances” are unplanned events of a significant nature and may include medically diagnosed condition or illness, death in the family or accidental injury. Extenuating circumstances does not include ceremonies or religious practices.

“Family” – is defined as a student’s spouse, child(ren), siblings, parents, grandparents, aunts, uncles, and their spouse’s child(ren), siblings, parents and grandchildren.

“Field placement” is defined as an opportunity to gain vital work experience, develop professional contacts within the industry, and enhance your résumé while studying. It is typically an unpaid position.

“First Nation” shall have the same meaning as “Band” defined in the Indian Act.

“Free Application for Federal Student Aid” – Federal student aid comes from the federal government – specifically the U.S. Department of Education. It is money that helps a student pay for higher education expenses (i.e. college, career school or graduate school expenses). Federal student aid covers such expenses as tuition and fees, room and board, books and supplies and transportation. Aid also can help pay for a computer and for dependent care. There are three main categories of federal student aid; grants, work-study and loans. Check with your school to find out which programs your school participates in. Website information www.fafsa.gov.

“Foreign Institution” is any post-secondary institution located outside of the geographic boundaries of Canada.

“Full-Time Students” are as defined by the post-secondary institution.

“Grade point average” is the grade assigned to the student by the post-secondary institution of registry for the average graded achievement of all courses undertaken in an academic year. Where a

grade point average is assigned by the institution, they will do the equivalency conversion to A, B, etc.

A+	90 – 100 %	Grade A	Grade Point 4	Description –Excellent
A	80 – 89 %	Grade A	Grade Point 4	Excellent
B	70 – 79 %	Grade B	Grade Point 3	Good or Above Average
C	60 – 69 %	Grade C	Grade Point 2	Satisfactory or Average
D	50 – 59 %	Grade D	Grade Point 1	Below Average or Poor
F	Less than 50%	Grade F	Grade Point 0	Unsatisfactory or Failure

“Internship” is defined as an opportunity offered by employers to students interested in the industry. Internship may be paid or unpaid.

“ISC” is an abbreviation of Indigenous Services Canada.

“Mature Student” is defined as a person over the age of 21 and who has been out of school for at least two years and meets all other eligibility criteria in this policy.

“Part-Time Students” are defined by the post-secondary institution. Part-time students may receive assistance for tuition and compulsory fees and the actual cost of books and supplies, but are not eligible for a living allowance.

“Post-Secondary Counseling Unit” are the staff employed by the Southern First Nations Secretariat for the delivery of this program, and includes the Manager, Education Counsellors, and Administrative Assistant.

“Post-secondary education” means a program of studies, offered by a post-secondary institution, for which completion of secondary school studies or equivalent is prerequisite.

“Post-Secondary Institutions” are degree, diploma, and certificate granting institutions which are recognized by the province of Ontario, and include education institutions affiliated with, or delivering accredited post-secondary programs by arrangement with a post-secondary institution.

“Private post-secondary institution” is a post-secondary institution which receives the majority of its funding from the student fees, and from sources other than governments.

“Program of Studies” includes all post-secondary programs leading to a certificate, diploma, or degree. For the purposes of this policy, the program of study is divided into the following categories:

- Level I: Community College and CEGEP (Quebec) diploma or certificate programs.
- Level II: Community College diploma programs
- Level III: Undergraduate Degree programs, Teacher’s College, Law School

- Level IV: Advanced or professional degree programs e.g. MD., Masters or Doctoral Programs.

“Pro-rated” is defined as the division of monthly living allowances into weekly amounts.

“Registered member” means a person whose name has been entered on the First Nation membership roll and in the Indian Register Maintained by the Department as defined by the Indian Act.

“Semester” refers to a part of the academic year, as defined by the post-secondary institution. Semesters usually cover the periods from September to December, January to April, and May to August.

“Southern First Nations Secretariat” and the **“Secretariat”** for the purposes of this Post-Secondary Program Student Assistance Policy have the same meaning, and includes only those First Nations identified specifically in section (5) and may be amended from time to time.

“Student” is defined as a full or part-time post-secondary student sponsored by the Southern First Nations Post-Secondary Program.

“Textbooks and supplies” are defined as: textbooks identified by the school/course list as necessary for the course. Supplies include items such as: pens, pencils, paper, binders, notebooks and other supplies as defined in the course outline.

“UCEP” is defined as University and College Entrance Programs.

“Waitlisted student” is an eligible student who has been funded in the past but could not be funded due to a lack of funds.

5. Eligibility

- 5.1 To be eligible to apply for assistance under the Southern First Nations Secretariat Post-Secondary Student Assistance Policy applicants:
- Must provide proof of being registered members of the Caldwell First Nation, Munsee-Delaware Nation, Chippewas of Kettle and Stony Point First Nation, and Oneida Nation of the Thames. Aamjiwnaang First Nation, Chippewas of the Thames First Nation and Delaware Nation members must apply to their First Nation Education Office.
 - Must have been resident in Canada for 12 consecutive months prior to the date of application for funding. This clause will not apply to non-resident students that are

currently being funded (prior to May 14, 2015) for the duration of their current program of studies.

- c) Must possess a grade 12 secondary school graduation diploma or its equivalent and have met university or college requirements. As well, students who have previously received certification from a government recognized educational institution such as CEGEP or an ACE program are eligible. (Effective May 15, 2003 for the September 2003 intake).

5.2 Within the limits of funding received by the Secretariat, through contributions from ISC , the Post-Secondary Program may provide financial assistance through the following priority allocation system:

Priority Designation	Definition of Designation
1	Students continuing post-secondary studies, in good standing within this policy and funded by SFNS the previous semester. Applicants enrolling in Aboriginal teacher language programs. Students who have ceased to attend school for extenuating circumstances which can be documented.
2	Deferred students/applicants from the previous year who were eligible first time applicants and denied due to lack of funding.
3	Students newly graduated or within a 24 month period from secondary school and moving into post-secondary studies within this policy.
4	Adult/mature students who are first time applicants. Age 21 and over, GED, ACE graduates.
5	Adult/mature students returning after a break (for 2 or more consecutive semesters) in post-secondary studies, and in good standing within this policy and meeting all other eligibility criteria. (E.g. SSW to BSW to MSW).
6	Students who have previously dropped out or discontinued their program and out of school for two or more consecutive academic semesters.
7	Students not in good standing from the previous semester. May be eligible for the costs of tuition and books only as per available funds.
8	Students who have graduated from three or more levels of funding and are in good standing.

5.3 The Post-Secondary Program does not apply restrictions for eligibility based on age, terminal illness, or learning disabilities.



- 5.4 Students who are self-funding their post-secondary studies and applying to the program, the priority system will apply at the time of application.
- 5.5 Funding is limited and not all students who apply may receive assistance.

6. Types of Assistance: Full-Time Students

- 6.1 Tuition Assistance includes student's fees for registration, tuition, and the cost of books and supplies which are listed as required by the program of study in the post-secondary institution. Tuition is always paid directly to the institution.
- 6.2 Tuition assistance may be provided:
 - a) For students attending Canadian public institutions, at the normal rate in Canadian dollars charged by the institution for a Canadian student.
 - b) For students attending Canadian private post-secondary institutions where a comparable program is offered by a Canadian public post-secondary institution, at the normal rate in Canadian dollars as charged by the Canadian public institution nearest to the student's place of residence at the time of application.
 - c) For students attending Canadian private post-secondary institutions where no comparable program is offered by a Canadian public post-secondary institution, at the rate in Canadian dollars as charged by the Canadian private institution.
 - d) High Cost Tuition Fees: students are encouraged to seek out less costly but similar programs, all tuition fees exceeding \$25,000 Canadian funds per annum will be subject to the Board of Directors approval.
 - e) For students attending a foreign public post-secondary institution, where no comparable program is available in Canadian public post-secondary institution, at actual rates in the appropriate currency.
 - f) For students attending a foreign private institution, where no comparable program is available in Canadian public/private post-secondary institution, tuition will be paid at actual rates in the appropriate currency. Approval from the regional INAC office must be acquired prior to funding students in such a situation.
 - g) For students attending foreign public and/or private post-secondary institutions where a comparable program is offered by a Canadian public post-secondary institution, at the normal rate in Canadian dollars as charged to a Canadian student by the Canadian public institution nearest to the student's place of residence at the time for application.
 - h) In the case of a First Nation Post-Secondary Institution, the tuition fees will be those normally charged to students attending a comparable program at a nearby provincial institution.
 - i) Prior Learning Assessment Recognition (PLAR) will be deemed an eligible expense.

- j) PhD student funding will be based on financial need. Doctorate students must provide financial and/or grant information to their assigned counsellor.
- 6.3 Travel Assistance:
- a) For full-time students, the actual cost of one return trip to the student's permanent place of residence every 16 weeks. Travel support does not include moving expenses. Students are encouraged to always seek economic means for travel and the rates for travel assistance will not exceed those set for government travel in the Treasury Board of Canada Secretariat's Travel directive where possible.
 - b) Conference Funding: Students may be eligible for funding that includes registration fees and travel expenses to attend conferences and school trips that are mandatory and directly related to their program of studies by being a part of the regular curriculum which must be supported with a letter of recommendation from their instructor. All mandatory conferences must be known at the start of the program and communicated to their counsellor. Students must provide their counsellor with a written report and expense receipts upon return.
- 6.4 Assistance for Living Expenses: Living allowances to help cover students living expenses may be provided at a rate not to exceed that established by the Secretariat in consultation with the Board of Directors from time to time. The current rates, with last change date, are attached as Annex I. Living allowances are in Canadian funds. Living allowances are paid for Christmas and study breaks. Full-time student monthly allowance rate is \$1220 Canadian. Part months will be pro-rated for the first two weeks, and full month assistance for three weeks or greater. Example: One week of allowances would be pro-rated at \$305, two weeks at \$610.
- 6.5 Co-op, Internship and Field Placements: Students who are on co-op semesters and being paid by the employer will not be eligible for living allowances unless the monthly wage is less than that offered monthly by the SFNS post-secondary program. If the amount is less than \$1220 per month SFNS will supplement the difference up to \$1220. Students who are on unpaid internships and field placement may be eligible to receive assistance for living allowances.
- 6.6 Exceptional Assistance: Exceptional assistance for legally or institutionally required activities for initial professional certification or licensing fees may be provided as well as special testing fees as determined by the circumstances of each student.
- 6.7 Distance Education Programs: Students will be eligible to receive financial assistance with the payment of tuition fees, text books and supplies, and a pro-rated living allowance.
- 6.8 Ineligible Assistance: Correspondence programs and Internet programs offered by private institutions will not be funded.
- 6.9 College and University applications may be paid if the student meets all eligibility requirements as defined by Section 5. Application fees will be reimbursed after the student

has completed the first year of studies successfully. Payment of application fees are limited to one every 3 years and are set at a maximum of \$500.00 for university applications and \$200 for college applications.

- 6.10 All online studies are eligible for tuition fees and books. Full-time online studies are eligible for living allowances. Extension fees for online course work will not be covered.
- 6.11 High Cost Equipment Purchases: High cost equipment purchases such as computers, cameras, musical instruments, culinary supplies and etc., requires documentation from the college or university that the purchases are a necessary part of the program. If a student fails to complete their program of studies, all high cost equipment purchases become property of Southern First Nations Secretariat and must be returned immediately. Failure to return equipment to the post-secondary program will affect future assistance eligibility.
- 6.12 Special Needs Purchases: Special Needs Equipment purchase requests such as computers, readers, scanners, etc. requires documentation from Accessibility Services at the student's institution. The student must provide a copy of their IEP documentation that identifies their learning disability. If a student fails to complete their program of studies all special needs equipment becomes the property of Southern First Nations Secretariat and must be returned immediately.
- 6.13 Books and Supplies Assistance: Support for books and supplies will normally cover textbooks and supplies including special equipment, officially listed as required by the university or college for a student's program of studies. An amount in excess of \$1000, per school year may be approved if a student demonstrates need by submitting copies of the course outlines and the prices charged by the institution's bookstore or suppliers. Book allowances will not be paid to students who are retaking a course for which they previously received funding for.
- 6.14 For a student enrolled in community college or CEGEP diploma or certificate program, or an undergraduate university program, the maximum amount payable per full-time student under the post-secondary program cannot exceed \$50,000 per year. On an extraordinary and justified basis, the maximum amount payable per year for a student in an advanced or professional degree program (e.g. dentistry, medicine) or a Masters or Doctoral program may exceed \$50,000 up to a maximum of \$85,000. Such awards may be granted by special request on a case-by-case basis only and considered when a graduate student has extraordinary circumstances that warrant the setting aside of the standard policy on maximum amounts payable. Funding for an individual graduate student above \$50,000 must be reviewed by the SFNS Board before approval is granted. This is a maximum allowable payment per student. No student is entitled to this amount. The maximum amount was established to ensure that the most extreme circumstances could be funded as necessary. The actual amount of funding available to a student will depend on the overall amount of funding available in the program and for each recipient.

6.15 Health and dental fees will be paid or reimbursed by the SFNS Post-Secondary Program.

7. Types of Assistance: Part-Time Students

Part-time students may receive assistance for tuition and the cost of books and supplies as detailed in 6.1 which are listed as required by the post-secondary institution. Exceptions may be made for students enrolled in intensive mode delivery programs. (i.e. First Nations Technical Institute)

8. Limits of Assistance

8.1 Assistance may be provided at five levels of post-secondary education:

UCEP: College certificate programs: Pre-health, pre-technology, foundational programs (1-2 years or 8-16 months).

Level I: Community College and CEGEP diploma or certificate programs:

- 1 year (8 course months) General Arts and Science/CEGEP *or*
- Community College diploma or certificate programs (1-3 years or 8 to 24 course months) *or*
- 2 year General Arts and Science Program for individuals entering University studies only.

Level II: Undergraduate and University Programs

- 3-4 years or 24 to 32 course months

Level III: Advanced or professional degree programs or Masters Program

- 1 to 3 years or 12 to 36 months

Level IV: Doctoral programs

- 4 years or 48 months

8.2 Tuition assistance as outlined in 6.1 may be provided to students enrolled in all five levels.

8.3 Level II will include assistance for an additional student year at the bachelor level to acquire an honours undergraduate degree.

8.4 The duration of assistance will be in accordance with the official length of the program as defined by the post-secondary institution in which the student is enrolled.

- 8.5 Students enrolled in Level I, II and III may be assisted for up to one additional academic year per level if such an extension is approved in writing by the institution's dean or the head of department.
- 8.6 Students enrolled in Level IV may be assisted for up to one additional academic year for medical or personal reasons.
- 8.7 Where students change programs within one of the levels, the academic years used for each program within this level will be counted for assistance purposes.
- 8.8 Students who become eligible for assistance and who have previously completed a portion of post-secondary studies without assistance from this program may receive assistance for the balance of their program of studies in accordance with 6.2, 6.3, and 6.4.
- 8.9 Teacher Additional Qualifications – Assistance may be provided for a maximum of six AQ's, up to and including two specialist qualifications.
- 8.10 Intersession/summer term may be funded only when it is a regular scheduled semester for continuing students; in addition to Native specific programs which are only offered during the summer, i.e. Native Teacher Training, Native Language, Native Classroom Assistant.
- 8.11 Retirees and persons age 65 and older in receipt of pension benefits may receive assistance for the costs of tuition fees and books only.
- 8.12 In the situation where a student attends a foreign/international post-secondary institution and qualifies to receive federal/state financial aid in the form of Pell grants, Free Application for Federal Student Aid (FAFSA), bursaries or sport scholarships, the federal/state aid will take precedence over the SFNS tuition sponsorship, with the exception of work study programs and loans.
- 8.13 Students receiving funding from the post-secondary program must declare support received from this program as a source of income when applying for social assistance.
- 8.14 Student loans will not be repaid by this program.

9. Processing Applications for Assistance

There may be three intakes for review of student applications. For the purpose of clarity, applications may be confirmed as having been received for review if they have arrived by fax, been postmarked as mailed, or delivered in person for:

- September enrolment, by May 1
- January enrolment, by October 1
- Intersession/summer school, by March 1

Applications for assistance will be reviewed and decisions communicated to the last known address provided by the students within 30 days of the deadline established for each session. Applications

received after the deadline date may be eligible for tuition and books only, on an available funding basis.

Applications are approved based on priority level and availability of funds. The Post-Secondary Department may at times be unable to fund all eligible expenses under this policy. The Post-Secondary Department may also experience surplus finances. In these instances, eligible expenses under the National Guidelines may or may not be funded, under the direction of the Program Manager.

10. Appeals Process

To ensure fairness and equitable treatment, any student may appeal any decisions made under this policy following the outlined procedure:

- a) All Post-Secondary appeals must be made in writing within (10) working days of receipt of notification.
- b) All appeals must be forwarded to the Executive Director of the Southern First Nations Secretariat. The Appeal Board shall be comprised of three Directors, but not the Director representing the First Nation from which the appealing student is a member.
- c) All inquiries related to any appeal must be directed to the Executive Director of the Southern First Nations Secretariat.
- d) All information to be used in the appeal must be provided in writing to the Executive Director of the Southern First Nations Secretariat.
- e) All decisions made by the Appeal Board must be finalized in writing within sixty (60) days of receipt of the appeal.
- f) All decisions of the Appeal Board are final. A student may not appeal to INAC the administrative decisions and appeal rulings made by the SFNS Appeal Board.
- g) There is no appeal against refusal of assistance because funds are not available.

11. Student Registry

The Secretariat may maintain a student registry. At a minimum, it would include the student's name, the institution attended, the program of study, the support provided, the results obtained, and any additional information which may be required from time to time. This information will be used for statistical purposes only and will remain confidential. The Secretariat will report this information, in confidence, annually to the Department.

12. Students Not In Good Standing

- 12.1 Any expenditure made to or on behalf of a student for which that student is ineligible, places that student in a “Not in Good Standing” status within the meaning of this policy. Examples of situations are as follows:
- a) Allowing tuition payments under Section 6.2 to be made on their behalf where a stop payment opportunity existed and was missed.
 - b) Producing an unsatisfactory academic progress report.
 - c) Incarceration.
 - d) Giving false/invalid information at the time of application.
 - e) Participating in inappropriate use of funds.
 - f) Any other reason approved by the Board of Directors.
- 12.2 The Post-Secondary Counselling Unit may set terms and conditions to allow students to regain their “Good Standing” status by:
- a) Allowing the student to repay any funds paid out during the period of ineligibility.
 - b) Allowing the student to use their own financial resources to attend and successfully complete one full term or semester before being considered for sponsorship.

13. Student Reviews

- 13.1 Upon the completion of each 4 month term or semester, all sponsored students will undergo an academic review to determine continued full-time financial assistance. The post-secondary team/counsellor will determine student success by the following guidelines:
- a) 75% successful completion of the students full-time course load.
 - b) A GPA of 2.0 (60%) or higher or the standard set by the students program of studies will be the determining guideline for a student to be deemed in good standing.
- 13.2 Students deemed not in good standing and achieving below the standards mentioned in 13.1 above will become ineligible for further financial assistance. The priority designation will apply.

14. Annual Policy Review

The Board of Directors will meet in November of each year with the Post-Secondary Counseling Unit Staff to conduct a review of this policy. Any changes to the policy resulting from the review will, if at all possible, be made effective for the September intake following the meeting. In a timely fashion, changes will be communicated to First Nations, students, and appropriate post-secondary institution support personnel.

15. Board of Directors Right to Review Decisions

The Board of Directors reserves the right to review and rescind any decision made under this policy as may be justified by new and relevant information.

16. Information and Applications

For further general information or information on process and deadlines for applications for assistance, call 1-800-668-2609 or 1-519-692-5868 or write to:

Southern First Nations Secretariat
22361 Austin Line
Bothwell, ON N0P 1C0
Attention: Post-Secondary Program Manager
natalie.fletcher@sfns.on.ca
www.sfns.on.ca

SFNS Post-Secondary Program Monthly Allowance Rate Schedule

Full-time student monthly allowance rate: \$1220 Canadian
US students will be paid in Canadian Funds
Book allowance rate: \$500 per term or \$150 per course
Effective September 2018